

I claim:

1. An online method for presenting one or more health related goods or services offered by one or more offerors to a user for viewing and selecting at a remote terminal, the method comprising the steps of:

5 a) storing in a storage device at a central location health product related information pertaining to one or more health related goods or services;

b) establishing an electrical communication between the central location and the remote terminal;

10 c) determining at the central location if the user of the remote terminal is a registered user, and if the user is not registered presenting the unregistered user with a user profile inquiry, whereby an unregistered user uploads to the central location user profile data and satisfies other registration requirements, the user profile being received and stored at the central location;

15 d) presenting to and viewing by the registered user at the remote terminal information, based at least in part on the user profile, pertaining to health related goods or services;

e) the user remotely selecting a particular health related good or service;

f) the central location presenting the user with cost information related to the selected health related good or service; and

20 g) the user repeating the viewing and selecting steps to build a health benefits package based upon options available to the user.

2. The method of claim 1, wherein at least one of the health related goods and services available to the user represents a health insurance product made available by an employer to its employees, the user being one of the employees.

25 3. The method of claim 1, wherein at least one of the health related goods and services available to the user is a generally available good or service made available based on qualifying data.

4. The method of claim 1, wherein the user profile inquiry comprises one or more of

user name, employer information, user health history data, family member information, family health information and email address.

5        5.    The method of claim 1, wherein at least one of the health related goods and services available to the user represents at least one of dental insurance, life insurance and disability insurance products.

6.    The method of claim 5, wherein the health benefits package involves at least one of a flexible savings account and a medical savings account.

10       7.    In an online system operated over a distributed computer network, the network comprising at least one server at a central location accessible to remote users over the network via remote terminals, and a storage device in communication with the server, a method comprising the steps of:

15       a)    receiving and storing at the central location electronic information concerning at least one health related good or service from at least one offeror to be made available to remote users;

20       b)    establishing an electrical communication between the central location and a remote terminal over the network;

25       c)    determining at the central location if the user of the remote terminal is a registered user, and if the user is not registered presenting the unregistered user with a user profile inquiry, whereby an unregistered user uploads to the central location user profile data and satisfies other registration requirements, the user profile being received and stored at the central location;

30       d)    presenting, based at least in part on the user profile, information related to one or more of the at least one health related good or service;

35       e)    selecting by the user at the remote terminal at least one presented health related good or service and transmitting a request to the central location to receive additional information related to the selected health related good or service;

40       f)    the user repeating the viewing and selecting steps to build a health benefits package based upon options made available to the user; and

g) storing at the central location information about the user health benefits package.

8. The method of claim 7, wherein the options made available to the user are comprised of insurance products made available to the user by the user's employer.

9. The method of claim 8, wherein the options are one or more of the group consisting of health, dental, life and disability insurance products.

10. The method of claim 7, wherein the user profile inquiry comprises one or more of user name, family member information, employer information, user health history information, family health history information, and email address.

11. The method of claim 7, wherein the user is presented with information related to deductible and cost for one or more health related good or service.

12. The method of claim 7 further comprising the steps of: selecting by the user at least two competing health related goods or services; comparing at the central location the at least two competing health related goods or services; and presenting to the user information pertaining to the comparative results.

13. An online system for presenting health related goods or services over a distributed network, the health related goods or services being presented over the distributed network to remote users, the system comprising:

a central location comprising at least one server and having at least one processor and at least one database, the at least one database for storing data related to the health related goods or services and user profile information, the central location server having a communication device for establishing electrical communications with remote users over the distributed network;

a remote terminal operated by a remote user and having a display and a data entry device, the remote terminal further having a communication device for establishing communication with the central location over the distributed network, the user having profile data stored at the central location; and

the central location further comprising a package module adapted to generate a user package comprising cost and deductible data associated with at least one health related good or service based at least in part on the remote user's profile data, the central location

presenting the package to the user;

wherein the remote terminal displays the package information received from the central location to the user, the user communicating selection input via the data entry device in response to the displayed package information.

5           14. The system of claim 13, wherein the package includes at least one of health insurance, dental insurance, life insurance and disability insurance products.

15. The system of claim 14, wherein the package made available to the user is at least in part subject to the user's employer benefits offerings.

10           16. The system of claim 13, wherein the central location further comprises a comparing module adapted to compare at least two competing health related goods or services and to generate comparative results, the central location transmitting the comparative results to the remote terminal for viewing by the user.

15           17. The system of claim 16, wherein the user selects a desired health related good or service upon viewing the comparative results.